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VIA E-MAIL AND REGULAR MAIL TO:

R. Wayne Bond
Womble Carlyle Sandridge & Rice, PLLC
271 17th Street, NW
Suite 2400
Atlanta, GA 30363-1017
wbond@wCSR.com

Re: *Brown v. Allied Home Mortgage Capital Corporation*
Timothy Washington

Dear Wayne:

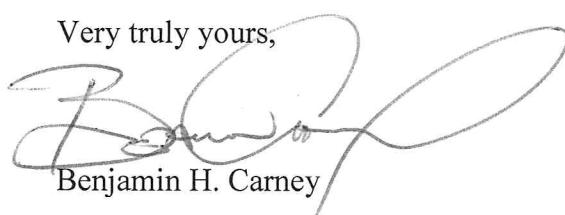
This firm represents Timothy Washington who will soon be added as an additional named plaintiff and putative class representative in *Brown v. Allied Home Mortgage Capital Corporation*. Mr. Washington and his father Charles Washington (now deceased) refinanced the mortgage for their home at 5108 Richard Avenue, Baltimore, MD 21214 with your client, Allied Home Mortgage Capital Corporation and/or Allied Mortgage Capital Corporation ("Allied") on at least three occasions: on or about March 25, 2002; on or about December 27, 2002; and on or about July 28, 2003.

Mr. Washington's loan files do not contain any arbitration agreement(s) validly executed "by both parties," and Mr. Washington has never received any arbitration documents executed "by both parties." To the extent there may exist any arbitration agreement(s) signed by Mr. Washington that were not executed by Allied, Allied's ability to do so lapsed many years ago due to Allied's failure to execute the arbitration provisions within a reasonable period of time.

Regardless, if any question still remains on this issue, please be advised that Mr. Washington hereby fully and completely revokes and withdraws any offer to enter into an arbitration agreement with Allied (or any of its successors or assigns) on each of the mortgage loans described above (as well as in regard to any other loan that Mr. Washington may have entered into with Allied).

Please feel free to contact me if you have any questions.

Very truly yours,



Benjamin H. Carney

cc: T. Sky Woodward